Fill in this information to identify the case:

Debtor 1 DENISE JANET MOORE

Debtor 2 ______
(Spouse, if filing)

United States Bankruptcy Court for the: CENTRAL DISTRICT OF CALIFORNIA RIVERSIDE

Case number 22-14721

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: JPMorgan Chase Bank, National Association

Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account: 0 5 8 6

Date of payment change:
Must be at least 21 days after date of this notice: 07/01/2025

New total payment:
Principal, interest, and escrow, if any: $1436.07

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

☐ No
☑ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: $ 473.20 **New escrow payment:** $ 519.11

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☑ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: ______% **New interest rate:** ______%

Current principal and interest payment: $ ______ **New principal and interest payment:** $ ______

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☑ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change:

Current mortgage payment: $ ______ **New mortgage payment:** $ ______

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☑ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/Bill Capener
Signature

Date 04/16/2025

Print: Bill Capener
First Name Middle Name Last Name

Authorized Officer
Title

Company JPMorgan Chase Bank, N.A.

Address Chase Records Center Attn: Correspondence Mail
Number Street

700 Kansas Lane, Mail Code LA4-5555
Address 2

Monroe LA 71203
City State ZIP Code

Contact phone 866-243-5851

PCN_Escalations@chase.com
Email

UNITED STATES BANKRUPTCY COURT

CENTRAL DISTRICT OF CALIFORNIA RIVERSIDE

Chapter 13 No. 22-14721
Judge: MAGDALENA REYES BORDEAUX

In re:
DENISE JANET MOORE

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before April 22, 2025 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid

DENISE JANET MOORE
10363 MORNING RIDGE DR

MORENO VALLEY CA 92557

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Debtor's Attorney:

By U.S. Postal Service First Class Mail Postage Prepaid

BENJAMIN HESTON
ATTORNEY
100 BAYVIEW CIRCLE SUITE 100

NEWPORT BEACH CA 92660

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Trustee:

By U.S. Postal Service First Class Mail Postage Prepaid

ROD DANIELSON
TRUSTEE
3787 UNIVERSITY AVENUE

RIVERSIDE CA 92501

/s/Bill Capener

Authorized Officer
JPMorgan Chase Bank, N.A.

CHASE

700 Kansas Lane
LA4-6355
Monroe, LA 71203

Escrow account statement

Account number [redacted]
Statement date 04/10/2025
Review period 07/2024 to 06/2025

Property address
10363 Morning Rdg Dr
Moreno Valley, CA 92557

00396 ECA Z 10025 C - BRE ESH BS
DENISE J MOORE
10363 MORNING RIDGE DR
MORENO VALLEY, CA 92557

New monthly mortgage payment amount
$1,436.07

New payment effective date
07/01/2025

Your escrow shortage summary

Changes in monthly escrow balances are common and due to adjustments in your taxes or insurance. To help ensure you have enough funds in your escrow account to cover these important payments, we require a minimum balance of up to two months of escrow payments in your account.

- The lowest balance in your escrow account over the next 12 months is estimated to be **$512.57** in March 2026.
- Minimum required balance means the minimum balance that must remain in your account at all times. Your minimum required balance is **$963.12.**
- The difference between your estimated low balance and your minimum required balance is the escrow shortage. However, if you are in Chapter 12 or 13, the amount of your escrow shortage may be impacted by a bankruptcy adjustment. A bankruptcy adjustment is an amount comprised of the escrow deficiency and projected escrow shortage. The escrow deficiency is that amount of taxes and insurance we paid on your behalf that remained unpaid as of the date you filed your bankruptcy case. The projected escrow shortage is the amount needed to fund escrow disbursements for the 12 months after you filed bankruptcy case. The escrow deficiency and projected escrow shortage are listed on the proof of claim filed in your bankruptcy case and will be collected through the bankruptcy plan. With the current bankruptcy adjustment of $0.00, you have an estimated post- petition shortage of **$450.55**.

Please note: repaying all of your shortage may still lead to a monthly payment increase from your current payment as we need to collect for future disbursements. The ability to repay some or all of the escrow shortage to reduce your payments is not available for accounts more than one post-petition payment past due.

Monthly payment breakdown

Monthly mortgage payment breakdown	Contractual payment amount	New post-petition amount
Principal & interest	$916.96	$916.96
Escrow account deposit	$452.06	$481.56
Shortage amount	$21.14	$37.55
Total payment amount	**$1,390.16**	**$1,436.07**

Important Message: If you are currently in a bankruptcy case or you received a discharge in a bankruptcy case, then this escrow statement is for information only. The statement is designed to keep you informed on the status of your escrow account. It should not be interpreted or construed as a demand for payment or an attempt to collect, assess or recover all or part of a debt from you. If a Chapter 12 or 13 trustee is making your on-going post petition mortgage payments for you, then please give a copy of this statement to the trustee.

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[redacted]

▼ Please detach and return the bottom portion of this statement with your payment, using the enclosed envelope. ▼

[redacted]

CHASE

DENISE J MOORE
Account Number [redacted]
Statement Date 04/10/2025
Escrow Shortage **$450.55**

CHASE
PO BOX 78420
PHOENIX AZ 85062-8420

Optional escrow payment

My escrow account has a shortage of $450.55. This amount will be automatically spread over 12 months. I don't need to make a payment now. However, while I understand that no payment is due now, I would like to take action on this shortage to reduce my monthly payments and have enclosed a check for:

☐ **Option 1:** $450.55, the total shortage amount. My monthly mortgage payment will be adjusted to $1,398.52 starting 07/01/25 once this shortage payment is processed.

☐ **Option 2:** $ ________________, part of the shortage. I understand that the rest of the shortage will be divided evenly and added to my mortgage payment each month.

Please return this coupon with your check. Make your check payable to Chase and please include your account number on your check.

[redacted]

Annual escrow breakdown

Escrow expense breakdown	What was estimated to be paid	Change	What we expect to pay*
Homeowner's insurance	$1,324.00	↑	$1,593.50
Property tax	$4,100.76	↑	$4,185.22

*These estimates are typically based on what we paid last year.

Resource for you

Contact Us
Customer Service **1-866-243-5851**
Monday-Friday 8am - 6pm (ET)

[redacted]

Your escrow account activity for the review period

The chart below shows what actually happened in your escrow account for the review period compared to what we estimated would happen. If an asterisk appears in the chart below, please refer to the note after the chart.

Month-Year	Activity	Estimated Activity	Actual Activity	Escrow Account Balance: Original Estimated Balance	Escrow Account Balance: ACTUAL Balance
	Starting Balance			$2,260.35	$2,006.71
Jul-24	Deposit	$452.06	$473.20 *	$2,712.41	$2,479.91
Aug-24	Deposit	$452.06	$473.20 *	$3,164.47	$2,953.11
Sep-24	Deposit	$452.06	$473.20 *	$3,616.53	$3,426.31
Oct-24	Deposit	$452.06	$473.20 *	$4,068.59	$3,899.51
Nov-24	Deposit	$452.06	$473.20 *		
Nov-24	Withdrawal - RIVERSIDE COUNTY	$2,050.38	$2,092.61 *	$2,470.27	$2,280.10
Dec-24	Deposit	$452.06	$524.06 *	$2,922.33	$2,804.16
Jan-25	Deposit	$452.06	$473.20 *		
Jan-25	Withdrawal - STATE FARM	-	$1,593.50 *	$3,374.39	$1,683.86
Feb-25	Deposit	$452.06	$473.20 *		
Feb-25	Withdrawal - HOMEOWNER IN	$1,324.00	$0.00 *	$2,502.45	$2,157.06
Mar-25	Deposit	$452.06	$473.20 *		
Mar-25	Withdrawal - RIVERSIDE COUNTY	$2,050.38	$2,092.61 *	$904.13	$537.65
Apr-25	Deposit	$452.06	$473.20 *	$1,356.19	$1,010.85
May-25	Deposit	$452.06	$473.20 E	$1,808.25	$1,484.05
Jun-25	Deposit	$452.06	$473.20 E	$2,260.31	$1,957.25
		Estimated Activity	Actual Activity	Original Estimated Balance	ACTUAL Balance
	Total Deposits	$5,424.72	$5,729.26		
	Total Withdrawals	$5,424.76	$5,778.72		
	Account Balance as of Jun-25				$1,957.25

An "E" in the chart above means estimated post petition activity that hasn't occurred yet. Please note that any month impacted by an "E" (estimated) deposit, is showing an actual balance that assumes those estimated deposits have been received.

Note: changes in property taxes and/or insurance payments create the difference between the estimated and actual amounts in the chart. The reason(s) why the minimum required balance was not reached may be explained by the items with asterisks, which show the differences between the actual and estimated amounts.

Your estimated escrow account activity over the next 12 months

Month-Year	Activity	Estimated Activity	Escrow Account Balance: Estimated Balance	Escrow Account Balance: ACTUAL Balance
	Starting Balance			$1,957.25
Jul-25	Deposit	$481.56	$2,438.81	
Aug-25	Deposit	$481.56	$2,920.37	
Sep-25	Deposit	$481.56	$3,401.93	

(Continued)

Your estimated escrow account activity over the next 12 months continued

Month-Year	Activity	Estimated Activity	Escrow Account Balance: Estimated Balance	Escrow Account Balance: ACTUAL Balance
Oct-25	Deposit	$481.56	$3,883.49	
Nov-25	Deposit	$481.56		
Nov-25	Withdrawal - RIVERSIDE COUNTY	$2,092.61	$2,272.44	
Dec-25	Deposit	$481.56	$2,754.00	
Jan-26	Deposit	$481.56	$3,235.56	
Feb-26	Deposit	$481.56		
Feb-26	Withdrawal - STATE FARM	$1,593.50	$2,123.62	
Mar-26	Deposit	$481.56		
Mar-26	Withdrawal - RIVERSIDE COUNTY	$2,092.61	$512.57	
Apr-26	Deposit	$481.56	$994.13	
May-26	Deposit	$481.56	$1,475.69	
Jun-26	Deposit	$481.56	$1,957.25	

	Estimated Activity	Original Estimated Balance	ACTUAL Balance
Total Estimated Deposits	$5,778.72		
Total Estimated Withdrawals	$5,778.72		
Estimated Account Balance as of Jun-26		$1,957.25	

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CHASE

How to read your

Escrow Account Statement

CHASE

OH4-7399
3415 Vision Drive
Columbus, OH 43219

00009 Page 1 of 6

Escrow account statement

Account number	1234567890
Statement date	06/28/2019
Review period	11/2018 to 07/2019

Property address
12 E Main St.
Anywhere, USA 12345

12345 ABC D12345E ABC DEF
JOHN C CUSTOMER
12 E MAIN ST.
ANYWHERE, USA 12345

New monthly mortgage payment amount
Shows your current payment and your new amount

New mortgage payment amount
$651.86
New payment effective date
08/01/2019

Every year, we review your escrow account to make sure there is enough money to cover your property taxes and/or homeowner's insurance and not go below the minimum required balance. Your annual escrow analysis details the amount we paid on your behalf in the past 12 months and includes projections for the next 12 months. Learn more at www.chase.com/escrow.

Likely due to increases in your taxes and/or insurance, your escrow account has a shortage of **$96.89**, or $8.07 per month.

Annual escrow breakdown
Displays your annual escrow expenses with original estimated payment compared to current estimated payments. Most shortages occur because taxes and/or insurance payments were higher than what was estimated.

Monthly payment breakdown
Breaks down your monthly payment to show mortgage principal & interest, escrow, shortage amount, and your current vs. new monthly payment amounts

Annual escrow breakdown

Escrow breakdown	What we expected to pay	Change	What we now expect to pay
Homeowner's Insurance	$2,110.00	=	$2,110.00
Property Tax	$2,017.72	↓	$1,922.10

See the shortage calculation on the following pages in the section "Your estimated escrow account activity".

Monthly payment breakdown

Mortgage payment breakdown	Current payment	NEW payment as of 08/01/2019
Principal & interest	$307.78	$307.78
Escrow account deposit	$343.97	$336.01
Shortage amount	$2.23	$8.07
Total payment amount	**$653.98**	**$651.86**

Your escrow shortage options
Outlines your shortage payment options

Your escrow shortage options

Option 1: 12 month spread
No action required; your new monthly payment will be $651.86 beginning 08/01/2019.

Option 2: One-time payment
Pay your $96.89 shortage in full; your new monthly payment will be **$643.79**.

Option 3: Partial payment
Pay part of your shortage to lower your monthly payment.

Pay online at www.chase.com/waystopay or use the coupon below. If you're signed up for automatic payments through Chase, we'll update your payment for you. Please update any other payment methods with your new payment amount. Accounts more than 89 days past due are not eligible for repayment of some or all of the escrow shortage.

Keep in mind, higher taxes or insurance can increase your monthly payment, even if you pay the full shortage.

▼ Please detach and return the bottom portion of this statement with your payment, using the enclosed envelope. ▼

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Optional escrow payment coupon
If your shortage is greater than $25, use this coupon if you want to mail a full or partial payment of your escrow shortage. You can also pay your shortage at www.chase.com

CHASE

JOHN C CUSTOMER

Account Number	1234567890
Statement Date	06/28/2019
Escrow Shortage	**$96.89**

Optional escrow payment

I understand no payment is due now, but that I do have options:

1) 12 month spread, no action required; my new monthly payment will be **$651.86** beginning **08/01/2019**.

☐ 2) Optional - Pay shortage of **$96.89** and adjust my monthly mortgage payment to $643.79 starting 08/01/2019, once this payment is processed.

☐ 3) Optional - Pay $ ________________, part of the shortage. I understand that the rest of the shortage will be divided evenly and added to my monthly mortgage payment.

Please return this coupon with your check payable to Chase at least 5 days before 08/01/2019, and write your account number on the check.

CHASE
PO BOX 78420
PHOENIX AZ 85062-8420

00000000000 0000000000

Your escrow account activity for the review period
Shows estimated activity in your account in the review period, with the actual activity in your account. Shortages can occur if the actual taxes and/or insurance payments are higher than estimated.

Your escrow account activity for the review period

The chart below shows what actually happened in your escrow account for the review period compared to what we estimated would happen.

Month-Year	Activity	Estimated Activity	Actual Activity	Escrow Account Balance: Original Estimated Balance	Escrow Account Balance: ACTUAL Balance
	Starting Balance			$1,375.96	$1,349.20
Nov-18	Deposit	$343.97	$346.20 *	$1,719.93	$1,695.40
Dec-18	Deposit	$343.97	$346.20 *	$2,063.90	$2,041.60
Jan-19	Deposit	$343.97	$346.20 *	$2,407.87	$2,387.80
Feb-19	Deposit	$343.97	$346.20 *		
	Withdrawal - PHILADELPHIA CITY	$2,017.72	$1,922.10 *	$734.12	$811.90
Mar-19	Deposit	$343.97	$0.00 *	$1,078.09	$811.90
Apr-19	Deposit	$343.97	$0.00 *	$1,422.06	$811.90
May-19	Deposit	$343.97	$0.00 *	$1,766.03	$811.90
Jun-19	Deposit	$343.97	$1,384.80 *		
	Withdrawal - ESC REFUND		$96.89 *	$2,110.00	$2,099.81
Jun-19	Withdrawal - ESC REFUND		$96.89 *	$2,110.00	$2,002.92
Jul-19	Deposit	$343.97	$346.20 E	$2,453.97	$2,349.12
Aug-19	Deposit	$343.97	$0.00 *		
	Withdrawal - HOMEOWNER IN	$2,110.00	$0.00 *	$687.94	$0.00
Sep-19	Deposit	$343.97	$0.00 *	$1,031.91	$0.00
Oct-19	Deposit	$343.97	$0.00 *	$1,375.88	$0.00
		Estimated Activity	Actual Activity	Original Estimated Balance	ACTUAL Balance
	Total Deposits	$4,127.64	$3,115.80		
	Total Withdrawals	$4,127.72	$2,115.88		
	Account Balance as of Jul-19				$2,349.12

Note: changes in property taxes and/or insurance payments create the difference between the estimated and actual amounts in the chart. An "E" in the chart above means estimated activity that hasn't occurred yet. The reason(s) why the minimum required balance was not reached may be explained by the items with asterisks, which show the differences between the actual and estimated amounts.

Your estimated escrow account activity over the next 12 months
Based on actual activity in the prior review period, this section projects activity for the next 12 months.
The highlighting shows your estimated low balance. Your shortage amount is the difference between this low balance and your minimum required balance.

Your estimated escrow account activity over the next 12 months

The chart below is highlighted to show your estimated low balance over the next 12 months.

- The lowest balance in your escrow account over the next 12 months is estimated to be **$575.13** in August 2019.
- Your Minimum Required Balance is **$672.02.**
- The difference between your estimated low balance and your minimum required balance shows your escrow account has a shortage of **$96.89**.

Your minimum required balance is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law; it may include up to two months of escrow payments to cover increases in your taxes and/or insurance.

Month-Year	Activity	Estimated Activity	Escrow Account Balance: Estimated Balance	Escrow Account Balance: ACTUAL Balance
	Starting Balance			$2,349.12
Aug-19	Deposit	$336.01		
	Withdrawal - Travelers	$2,110.00	$575.13	
Sep-19	Deposit	$336.01	$911.14	
Oct-19	Deposit	$336.01	$1,247.15	
Nov-19	Deposit	$336.01	$1,583.16	
Dec-19	Deposit	$336.01	$1,919.17	
Jan-20	Deposit	$336.01	$2,255.18	
Feb-20	Deposit	$336.01		
	Withdrawal - PhiladelphiaCity	$1,922.10	$669.09	
Mar-20	Deposit	$336.01	$1,005.10	
Apr-20	Deposit	$336.01	$1,341.11	

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Frequently asked questions

Why am I getting an Escrow Analysis?

We run your Escrow Analysis annually so you know the amount of taxes and/or insurance we paid for you this past year with funds from your escrow account. We also include what we estimate to pay next year.

What is a minimum required balance?

For most accounts, the minimum required balance is equal to two months of escrow payments. This minimum balance helps cover any increases in your taxes and/or insurance over the next year.

Why does my account have a shortage?

We calculate your monthly escrow payment for the year based on your tax and/or insurance payment amounts at the time your analysis is run. Shortages most frequently occur when your taxes and/or insurance increase during the year. We pay the higher amount due for you. This can create a shortage because we're paying out more then we estimated.

What do I need to do about this shortage?

You don't have to do anything and we will automatically spread the shortage payment evenly across next year's mortgage escrow payments.

You have options
- You can pay all of the shortage now.
- You can pay part of the shortage now.

Please note that your escrow payment may still go up, even if you pay all of the shortage, if your tax and/or insurance expenses have gone up.

How does this impact my Flex Pay arrangement?

If you are enrolled in a Flex Pay product, your new payment draft amount may begin before the calendar effective date listed on your escrow analysis. This is expected and related to the program and frequency you have selected to have your automatic payments drafted.

Where can I get more information?

- For answers to more questions and to watch our informational video, visit **www.chase.com/Escrow**
- To stay informed about activity from your escrow account throughout the year, sign up for free escrow alerts at **www.chase.com/Alerts**

EQUAL HOUSING OPPORTUNITY
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